

Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

FILED  
12/16/19 1:56 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE: )  
)  
Frank R. Skrajny ) Bankruptcy No. 19-20606 JAD  
Janet E. Owad-Skrajny, )  
Debtors ) Chapter 13  
)  
Frank R. Skrajny ) Related to Doc. No. 54  
Janet E. Owad-Skrajny, )  
Movant )  
)  
vs. )  
)  
Amazon, American Express, Amex, )  
Bank of America, Capital One, )  
Cavalry Investments, Chase Bank, Citi, )  
Comenity Bank, Costco, Navient, )  
Duquesne Light, Embrace Loans, King )  
Size, Kohls, LVNV Funding, Merrick )  
Bank, Nissan Motor Acceptance, )  
One Main Financial, PNC Bank, PRA )  
Receivables, PA Dept. of Revenue, )  
Peoples Natural Gas, Quantum3 Group, )  
RoundPoint Mortgage, Sears, Synchrony )  
Bank, TD Bank, Target, and )  
Ronda J. Winnecour, Chapter 13 Trustee )  
Respondents )

**CONSENT ORDER BETWEEN DEBTORS AND CHAPTER 13 TRUSTEE  
REGARDING MOTION TO APPROVE THE DEBTORS TO OBTAIN CREDIT CARD**

AND NOW come the debtors, Frank Skrajny and Janet Owad- Skrajny by and through their attorney, Lauren M. Lamb and Steidl and Steinberg, and respectfully represents as follows:

1. This case was commenced on February 18, 2019 when the debtors filed a voluntary petition under Chapter 13 of the Bankruptcy Code.
2. Three tires on the Debtors' Dodge Caravan need replaced.
3. Debtors do not have the money to replace the tires and pay out of pocket for new ones.
4. Debtors would like to purchase the new tires on a Firestone credit card and charge up to \$700.00.

5. Debtors warrant that they have sufficient income after plan payments and other living expenses to make the credit card payments and there will be no reduction in plan payments as a result of this financing.
6. Debtors will file a report of financing to show the total amount put on the card.
7. Debtors will use the card for no other purposes without prior Court authorization.
8. The Office of the Chapter 13 Trustee does not oppose the debtors moving forward with obtaining a credit card to pay for new tires.
9. Debtors are permitted to pay this loan outside of the Plan. Therefore, no amended Plan will be necessary.

WHEREFORE, the Debtors, Frank Skrajny and Janet Owad- Skrajny, respectfully request this Honorable Court approve them to use a credit card for no more than \$700.00 for the purchase of new tires for their Dodge Caravan.

Respectfully Submitted,

December 9, 2019  
DATE

/s/ Lauren M. Lamb  
Lauren M. Lamb, Esquire  
Attorney for the Debtors  
STEIDL & STEINBERG  
Suite 2830 – Gulf Tower  
707 Grant Street Pittsburgh,  
PA 15219 (412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

December 13, 2019  
DATE

/s/ Jana S. Pail  
Jana S. Pail, Esquire  
Attorney for Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
PA I.D. No. 88910

IT IS SO ORDERED.

  
JEFFERY A. DELLER mas  
UNITED STATES BANKRUPTCY JUDGE

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Frank R. Skrajny  
Janet E. Owad-Skrajny  
Debtors

Case No. 19-20606-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db/jdb +Frank R. Skrajny, Janet E. Owad-Skrajny, 1108 Queens Mill Road, Aliquippa, PA 15001-4542

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
bkggroup@kmlawgroup.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Lauren M. Lamb on behalf of Debtor Frank R. Skrajny  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb on behalf of Plaintiff Frank R. Skrajny  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb on behalf of Joint Debtor Janet E. Owad-Skrajny  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb on behalf of Plaintiff Janet E. Owad-Skrajny  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9